



## Important Information About the New Calvert County Public Schools Medical and Prescription Drug Plan

Dear Medicare-eligible Retiree and/or Spouse,

Calvert County Public Schools (CCPS) has recently partnered with CareFirst to offer our Medicare-eligible retirees and dependents a **voluntary** group healthcare plan that includes enhanced benefits and group pricing not available on the individual market.

Calvert County Public Schools' new medical and prescription drug plan is called the **CareFirst BlueCross BlueShield Group Advantage (PPO) Plan** and is effective January 1, 2026.

**The new CareFirst BlueCross BlueShield Group Advantage Plan (CareFirst) was designed exclusively for CCPS retirees and will not be offered to anyone else outside of CCPS.** This opportunity will not impact your vision and/or dental benefits.

### About The New Plan Offering

#### What is a Medicare Advantage Plan?

- The new CareFirst BlueCross BlueShield Group Advantage Plan (CareFirst) is a type of Medicare health plan offered by a private company that contracts with Medicare. It is called a Medicare Advantage Plan (or a "Part C" plan). It includes Part A (hospital insurance), Part B (medical insurance), and Part D (drug coverage).
- The new CareFirst plan offers extra benefits that Original Medicare does not. This includes supplemental medical coverage, prescription drug coverage, hearing aid benefits, a fitness membership, worldwide emergency care, in-home assessments and more.
- Retirees and spouses must still enroll directly in Medicare Parts A and B through the federal government to qualify for the CareFirst plan. The CareFirst plan streamlines the payment of your claims under Parts A and B and integrates the extra benefits offered.
- The new CareFirst plan bundles all of this Medicare-related coverage into one plan so all your claims will be processed through CareFirst. You no longer need to carry your Medicare card – just your CareFirst Medicare Advantage card.

**Key Plan Benefits:**

- Lower premiums than previously available for medical and prescription drug coverage through CCPS (see attached rate sheet).
- No medical or prescription drug deductibles.
- Low annual out-of-pocket maximums (\$500 for medical and \$2,100 for prescription drug); this is the most you would pay out-of-pocket in the form of copays and/or coinsurance in a given year.
- \$0 primary care doctor and \$5 specialist copays.
- A large national network of providers, hospitals, and pharmacies (based on the BlueCross BlueShield networks). In fact, 96% of providers who CCPS retirees have visited participate in the CareFirst Medicare Advantage (PPO) network.
- You can also see any out-of-network doctor or healthcare provider in the United States that participates in Medicare and accepts the plan. Accepting the plan means the doctor is willing to treat you and bill CareFirst or their local BlueCross BlueShield plan (if outside of Maryland, D.C., and Northern Virginia).
- If you visit a provider that participates in Medicare, you will not be balance billed.
- Your medical copays are the same whether you visit in-network or out-of-network providers.
- You may continue to use almost any retail pharmacy as the CareFirst Pharmacy Network contains over 60,000 in-network pharmacies nationwide.
- A SilverSneakers fitness program with a free gym membership.
- No cost for in-home health assessments.
- Hearing aid benefits.
- Worldwide emergency and urgently needed services up to a \$50,000 maximum benefit.

**Important Things to Know:**

- If you choose to enroll in this plan, you will have one CareFirst ID card for medical and prescription drug coverage starting 1/1/26. You no longer need to show your providers your red, white, and blue Medicare card.
- You must continue to be enrolled in Medicare Parts A and B to participate in the CareFirst BlueCross BlueShield Group Advantage Plan.
- We must have a physical address (not a P.O. Box) on file for you before we can enroll you into this plan.
- Your vision and dental benefits (if applicable) will remain the same.

## Customer Service Options

Calvert County Public Schools has retained RetireeFirst, a retiree benefits management solutions and advocacy service provider, to help you with this change. You will have a dedicated group of Retiree Advocates who will work with you to assist with a smooth transition, provide ongoing support for your coverage under the new CareFirst BlueCross BlueShield Group Advantage Plan, and answer any of your questions or concerns. Your dedicated Calvert County Public Schools RetireeFirst Team can assist you with any medical and prescription questions, Medicare questions, ID card replacements, prior authorizations, and more. RetireeFirst can be contacted at: **(443) 988-0662 (TTY: 711) or toll-free at (855) 430-6219 (TTY: 711).**

## Enrollment Information

- In early October, you will receive a CareFirst Plan Guide and enrollment form.
- **Your open enrollment will take place from 10/20/25 – 11/7/25.** Attend an in-person or virtual session to meet with CareFirst and RetireeFirst representatives and learn about the new plan.
- To enroll in the CareFirst BlueCross BlueShield Group Advantage (PPO) Plan for 1/1/26, you will need to complete an enrollment form and return it to CCPS. The deadline to enroll is November 7, 2025. Premiums will be handled by CCPS.
- After enrolling, you will receive your CareFirst Group Medicare Advantage member ID card and welcome packet. Please keep in mind each retiree, spouse, and/or dependent who enrolls will receive a separate ID card and they may arrive on different days; this is normal.

## You're Invited

CareFirst and RetireeFirst will be hosting the following information sessions for the Medicare retirees, spouses, and/or dependents of Calvert County Public Schools. We recommend everyone attend one of these meetings to better understand any plan changes and ask questions. There is no need to attend more than one meeting as the presentation will be the same.

**Please RSVP to the in-person event by contacting RetireeFirst at (443) 988-0662 (TTY: 711) or toll-free at (855) 430-6219 (TTY: 711) by October 17, 2025.** You do not need to RSVP to the webinars.

Information Session	Date and Time
<p align="center"><b>In-Person Session</b></p> <p><b>Location:</b> Calvert High School  <b>Address:</b> 520 Fox Run Blvd.  Prince Frederick, MD 20678</p> <p><b>GPS Address 600 Dares Beach Road</b></p> <p><i>[Food and drinks will be provided.]</i></p>	<p><b>October 21, 2025</b>  5:30 pm – 7:30 pm</p> <p>General parking is in front of Calvert High School. The cafeteria doors are to the left of the main entrance. Please enter through the cafeteria doors.</p>
<p align="center"><b>In-Person/Virtual Session</b></p> <p><b>Location:</b> Calvert County Public Schools  Central Office  <b>Address:</b> 1305 Dares Beach Road  Prince Frederick, MD 20678</p> <p><i>[Food and drinks will be provided.]</i></p>	<p><b>October 22, 2025</b>  9:30 am – 11:30 am</p> <p>To attend virtually:</p> <p>Visit <a href="https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting">www.microsoft.com/en-us/microsoft-teams/join-a-meeting</a>  <b>Meeting ID:</b> 221 017 953 955 5  <b>Passcode:</b> Uj9tG72a</p> <p>Or dial in: 240-800-7985  Conference ID: 827 158 220#</p>
<p align="center"><b>Virtual Session</b></p> <p>Visit <a href="https://www.zoom.com">www.zoom.com</a>, click <i>Meet</i> at the top right of your screen, and then click <i>Join a meeting</i>.</p> <p align="center">Meeting ID: 963 9786 0842  Passcode: 769245</p> <p><i>The Webinar presentation explaining your new plan can be found at <a href="https://www.retireefirst.com/calvertcountyps">www.retireefirst.com/calvertcountyps</a> beginning Nov. 11, 2025.</i></p> <p><i>The video will remain available to watch at your convenience.</i></p>	<p><b>November 4, 2025</b>  2:00 pm – 3:30 pm</p>

Enclosed in this mailing is also a Frequently Asked Questions document and a magnet with RetireeFirst contact information. If you have questions about any of this information, please do not hesitate to call **(443) 988-0662 (TTY: 711) or toll-free at (855) 430-6219 (TTY: 711)** to speak with a RetireeFirst Retiree Advocate for assistance. You may also contact the CCPS Benefits Office at 443-550-8315 or 443-550-8330, Monday through Friday from 8am-4pm or via email at [benefits@calvertnet.k12.md.us](mailto:benefits@calvertnet.k12.md.us).

Sincerely,

Susan B. Johnson, Ph.D.  
Chief Operations Officer  
Calvert County Public Schools

Enclosures:  
Rate Sheet  
Frequently Asked Questions (FAQs)